

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Viktor Dronov
Debtor

Case No. 19-05503-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 14, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2025:

Recip ID	Recipient Name and Address
db	+ Viktor Dronov, 156 High Blue Avenue, Hawley, PA 18428-9169
5287001	+ Wayne County Bank, PO Box 94435, Albuquerque, NM 87199-4435

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Feb 14 2025 23:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5286993	Email/Text: CantonRecoveryGroup@cbna.com	Feb 14 2025 18:44:00	Community Bank, 3152 NYS RTE 417, Olean, NY 14760
5286991	+ EDI: CITICORP	Feb 14 2025 23:40:00	Citibank, 701 E. 60th Street N., PO Box 6034, Sioux Falls, SD 57104-0432
5286992	+ EDI: CITICORP	Feb 14 2025 23:40:00	Citicards CBNA, 5800 South Corporate Place, Sioux Fall, SD 57108-5027
5300134	+ Email/Text: CantonRecoveryGroup@cbna.com	Feb 14 2025 18:44:00	Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509
5286994	EDI: IRS.COM	Feb 14 2025 23:40:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346
5309286	EDI: JEFFERSONCAP.COM	Feb 14 2025 23:40:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
5286995	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 14 2025 18:44:00	KeyBank, 4910 Tiedman Rd, Brooklyn, OH 44144-2338
5288696	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 14 2025 18:44:00	KeyBank, N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
5307433	Email/PDF: resurgentbknofications@resurgent.com	Feb 14 2025 19:01:30	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5309815	+ EDI: AISMIDFIRST	Feb 14 2025 23:40:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
5286996	EDI: AISMIDFIRST	Feb 14 2025 23:40:00	MidFirst Bank, PO Box 26648, Oklahoma City, OK 73126-0648
5286997	EDI: AISMIDFIRST	Feb 14 2025 23:40:00	Midland Mortgage Co, PO Box 268959, Oklahoma City, OK 73126-8959
5286998	Email/Text: Bankruptcy.Notices@pnc.com	Feb 14 2025 18:44:00	PNC Bank, POB 3180, Pittsburgh, PA 15230
5300482	Email/Text: Bankruptcy.Notices@pnc.com	Feb 14 2025 18:44:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
5286999	EDI: SYNC		

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5287479	^ MEBN	Feb 14 2025 23:40:00	SYNCB/AMAZON PLCC, PO Box 965015, Orlando, FL 32896-5015
5287000	EDI: SYNC	Feb 14 2025 18:40:30	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5305524	EDI: WFFC2	Feb 14 2025 23:40:00	Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando FL 32896-5060
5287002	+ EDI: WFFC2	Feb 14 2025 23:40:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
		Feb 14 2025 23:40:00	Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2025 at the address(es) listed below:

Name	Email Address
J. Zac Christman	on behalf of Debtor 1 Viktor Dronov zac@jzacchristman.com office@fisherchristman.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Janet M. Spears	on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepite.com JSpears@ecf.courtdrive.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Viktor Dronov

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3079

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-05503-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Viktor Dronov
aka Viktor Ury Dronov2/14/25**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.